



## Marble Financial Enters into Exchange Agreement with Existing Convertible Debenture Holders

Vancouver, BC – March 03, 2023 – Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) (the “Company” or “Marble”), an AI-driven financial technology Company, is pleased to announce that it will issue an aggregate of \$814,440.01 in principal amount of new unsecured convertible debentures (the “New Debentures”) in exchange for the full settlement and discharge of \$814,440.01 in principal and interest owing on its Series “2021-04.PP-CD30-A” unsecured convertible debentures. The New Debentures will be subject to a hold period of four months and one day following the date of issue.

The New Debentures will mature on July 31, 2023 (the “Maturity Date”), and will bear simple interest at a rate of 10% per annum payable on the Maturity date. The Company may, subject to any required approvals, elect to pay the accrued interest in cash or in common shares of the Company (“Common Shares”) at a price per share (the “Interest Share Price”) equal to the 5-day VWAP of the closing price of the Common Shares on the Canadian Securities Exchange (the “CSE”) for the five consecutive trading days prior to the date the interest is due, subject to such deemed price being no less than the maximum allowable discount permitted by the CSE.

The holder may convert the principal amount into Common Shares at a price of \$0.10 per share (the “Conversion Price”). If at any time after the date that is four months plus one day following the closing (the “Closing Date”), the Common Shares trade or close on the CSE at a price of \$0.15 or more for five consecutive trading days, the Company may force the conversion of the principal amount and any interest into Common Shares at, respectively, the Conversion Price and the Interest Share Price, by giving notice via news release.

The Company may, at any time following three months after the Closing Date, repay the principal amount without penalty. If the Company completes one or more equity financings within any 60-day period which raises aggregate gross proceeds in cash of more than \$500,000, the Company shall allocate 25% of the amount that such gross proceeds exceeds \$500,000 to early repayment of the New Debentures on a pro-rata basis.

About Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0): Marble is a leading provider of software-as-a-service (SaaS) solutions that empower businesses to acquire and use real-time financial data to better transact with consumers. Along with enabling smarter marketing ROI for partners seeking increased conversion rates to those consumers that require further monitoring, predictive financial recommendations and guidance to rehabilitate them to transact in the future. Utilizing Marble's proprietary and proven artificial intelligence data-driven technology platforms, Inverite, Accumulate.ai and MyMarble, businesses and consumers are empowered in real-time, access to a 360 financial profile that includes credit and banking data. Marble leverages machine learning, artificial intelligence, predictive financial recommendations, risk scores and open-banking strategies to put the power of financial data into the hands of businesses and consumers, promoting more robust relationships and higher intent toward future engagements.

For further information about Marble, please visit: [mymarble.ca](https://mymarble.ca)

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NEITHER THE CANADIAN SECURITIES EXCHANGE NOR ITS REGULATION SERVICES PROVIDER HAVE REVIEWED OR ACCEPT RESPONSIBILITY FOR THE ADEQUACY OR ACCURACY OF THIS RELEASE. Caution Regarding Forward-Looking Information This release contains forward-looking statements. Forward-looking statements, without limitation, may contain the words beliefs, expects, anticipates, estimates, intends, plans, or similar expressions. Forward-looking statements do not guarantee future performance. They involve risks, uncertainties and assumptions and actual results could differ materially from those anticipated. Forward looking statements are based on the opinions and estimates of management at the date the statements are made and are subject to a variety of risks and uncertainties and other factors that could cause actual events or results to differ materially from those projected in the forward-looking statements. Except for historical facts, the statements in this news release, as well as oral statements or other written statements made or to be made by Marble, are forward-looking and involve risks and uncertainties. The forward-looking information included in this release is expressly qualified in its entirety by this cautionary statement. Accordingly, readers should not place undue reliance on forward-looking information. The Company undertakes no obligation to update these forward-looking statements, other than as required by applicable law.